

W.T.B. FINANCIAL CORPORATION

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1029464	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$4,098	\$3,972	-3.1%		
Loans	\$3,014	\$2,734	-9.3%		
Construction & development	\$606	\$465	-23.4%		
Closed-end 1-4 family residential	\$331	\$328	-1.0%		
Home equity	\$269	\$271	0.5%		
Credit card	\$16	\$18	13.0%		
Other consumer	\$42	\$35	-18.0%		
Commercial & Industrial	\$735	\$632	-14.0%		
Commercial real estate	\$753	\$727	-3.5%		
Unused commitments	\$1,164	\$1,102	-5.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$389	\$574	47.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$401	\$391	-2.5%		
Cash & balances due	\$174	\$157	-9.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$45	\$39	-11.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$38	\$43	14.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$3,687	\$3,544	-3.9%		
Deposits	\$3,389	\$3,306	-2.5%		
Total other borrowings	\$265	\$207	-22.0%		
FHLB advances	\$20	\$20	0.0%		
Equity					
Equity capital at quarter end	\$411	\$429	4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$111	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.8%	10.8%	--		
Tier 1 risk based capital ratio	12.9%	14.5%	--		
Total risk based capital ratio	14.2%	15.7%	--		
Return on equity ¹	2.2%	1.6%	--		
Return on assets ¹	0.2%	0.2%	--		
Net interest margin ¹	4.2%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	65.3%	99.3%	--		
Loss provision to net charge-offs (qtr)	107.8%	90.9%	--		
Net charge-offs to average loans and leases ¹	2.3%	1.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	11.7%	6.7%	2.6%	1.0%	--
Closed-end 1-4 family residential	2.3%	1.5%	0.2%	0.2%	--
Home equity	0.1%	1.1%	1.3%	1.0%	--
Credit card	1.1%	0.8%	1.1%	1.1%	--
Other consumer	0.1%	0.4%	0.1%	0.4%	--
Commercial & Industrial	1.9%	2.9%	0.3%	0.4%	--
Commercial real estate	1.6%	1.6%	0.0%	0.0%	--
Total loans	3.5%	2.6%	0.8%	0.4%	--